

DISTRICT OF NEW JERSEY

Certificate of Notice

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esq.

KML Law Group, P.C.

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Philadelphia, PA 19106

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Attorneys for Secured Creditor:

U.S. Bank National Association, as Trustee, for Merrill
Lynch Mortgage Investors Trust, Mortgage Loan Asset-
Backed Certificates, Series 2007-SD1

Order Filed on June 13, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Bonnie Rothenberger

Case No.: 22-10038 RG

Adv. No.:

Hearing Date: 5/18/2022 @ 10:00 a.m.

Judge: Rosemary Gambardella**ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 13, 2022

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Bonnie Rothenberger

Case No: 22-10038 RG

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, the U.S. Bank National Association, as Trustee, for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-SD1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 26 Ridgewood Ave, Glen Ridge, NJ, 07028, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Avram D. White, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 25, 2022, four adequate protection payments of \$2,357.68 have become due pursuant to the loss mitigation order entered on March 17, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor will remit the lump sum payment of \$9,430.72 on or before May 31, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor will resume regular adequate protection payments of \$2,357.68 on June 1, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that nothing in this order shall bar Secured Creditor from collecting the full, regular monthly payment of \$3,929.47, in the event the loss mitigation discussions are unsuccessful;

It is further **ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive the difference between the regular payment amount and the loss mitigation payment amount in the even the loss mitigation is not successful; and

It is further ORDERED, ADJUDGED and DECREED that adequate protection payments are to resume June 1, 2022, directly to Secured Creditor's servicer, Nationstar Mortgage LLC, P.O. Box 619094, Dallas, TX 75261-9741 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

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Debtor: Bonnie Rothenberger

Case No: 22-10038 RG

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments, adequate protection payments, or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

In re:
Bonnie Rothenberger
Debtor

Case No. 22-10038-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 13, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Bonnie Rothenberger, 26 Ridgewood Ave., Glen Ridge, NJ 07028-1012 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2022 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Avram D White | on behalf of Debtor Bonnie Rothenberger clistbk3@gmail.com adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com |
| Denise E. Carlon | on behalf of Creditor U.S. Bank National Association as Trustee, for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-SD1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Shauna M Deluca | on behalf of Creditor U.S. Bank National Association as Trustee, for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-SD1 sdeluca@hasbanilight.com, hllawpc@gmail.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

District/off: 0312-2

User: admin

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Date Rcvd: Jun 13, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 5